

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

BEVERLY A ERVIN

Debtor(s)

Case No. 09-00540

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/09/2009.
- 2) The plan was confirmed on 04/02/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 08/27/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/24/2014.
- 6) Number of months from filing to last payment: 65.
- 7) Number of months case was pending: 71.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$69,500.00.
- 10) Amount of unsecured claims discharged without payment: \$122,859.70.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$46,530.00
Less amount refunded to debtor	\$870.14

NET RECEIPTS: **\$45,659.86**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,484.29
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,484.29**

Attorney fees paid and disclosed by debtor: \$500.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
APPLIED BANK	Unsecured	1,257.00	1,257.09	1,257.09	62.85	0.00
CALIBER HOME LOANS	Unsecured	82,562.00	NA	NA	0.00	0.00
CALIBER HOME LOANS	Secured	154,143.00	229,363.11	0.00	0.00	0.00
CALIBER HOME LOANS	Secured	NA	10,246.39	4,550.82	4,550.82	0.00
COLLECTO US ASSET MANAGEMEN	Unsecured	4,728.00	4,728.31	4,728.31	236.42	0.00
COMPUCREDIT CORPORATION	Unsecured	1,145.00	1,145.89	1,145.89	57.29	0.00
DEPT STORES NATL BK/MACYS	Unsecured	129.00	163.29	163.29	8.16	0.00
DEVON FINANCIAL SVC	Unsecured	367.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	1,404.00	1,404.27	1,404.27	70.21	0.00
ECAST SETTLEMENT CORP	Unsecured	532.00	532.29	532.29	26.61	0.00
ECAST SETTLEMENT CORP	Unsecured	185.00	NA	NA	0.00	0.00
FINGERHUT CREDIT ADVANTAGE	Unsecured	859.00	NA	NA	0.00	0.00
HOUSEHOLD BANK	Unsecured	21,857.00	NA	NA	0.00	0.00
HOUSEHOLD BANK	Secured	0.00	1,370.00	1,370.00	1,370.00	0.00
HOUSEHOLD BANK	Secured	21,857.00	20,479.91	21,849.91	0.00	0.00
HSBC	Unsecured	453.00	1,597.05	1,597.05	79.85	0.00
HSBC BANK	Unsecured	1,597.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	NA	917.42	917.42	917.42	0.00
LVNV FUNDING	Unsecured	509.00	482.23	482.23	24.11	0.00
MERRICK BANK	Unsecured	2,490.00	2,490.39	2,490.39	124.52	0.00
PAYDAY LOAN STORE OF IL INC	Unsecured	421.00	473.49	473.49	23.67	0.00
PEOPLES GAS LIGHT & COKE CO	Unsecured	320.00	625.39	625.39	31.27	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	938.00	956.69	956.69	47.83	0.00
SANTANDER CONSUMER USA	Secured	16,325.00	28,607.84	28,413.00	28,413.00	4,112.12
SANTANDER CONSUMER USA	Unsecured	12,088.00	0.00	194.84	9.74	0.00
WORLD FINANCIAL NETWORK NAT	Unsecured	161.00	193.69	193.69	9.68	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$21,849.91	\$0.00	\$0.00
Mortgage Arrearage	\$5,920.82	\$5,920.82	\$0.00
Debt Secured by Vehicle	\$28,413.00	\$28,413.00	\$4,112.12
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$56,183.73	\$34,333.82	\$4,112.12
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$917.42	\$917.42	\$0.00
TOTAL PRIORITY:	\$917.42	\$917.42	\$0.00
GENERAL UNSECURED PAYMENTS:	\$16,244.91	\$812.21	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,484.29</u>
Disbursements to Creditors	<u>\$40,175.57</u>
TOTAL DISBURSEMENTS :	<u>\$45,659.86</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.